

As of 9/3/2013

102 - Dept of Financial Institutions

A002 Chartering, Licensing and Registration

Statewide Result Area: Improve the economic vitality of businesses and individuals

Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

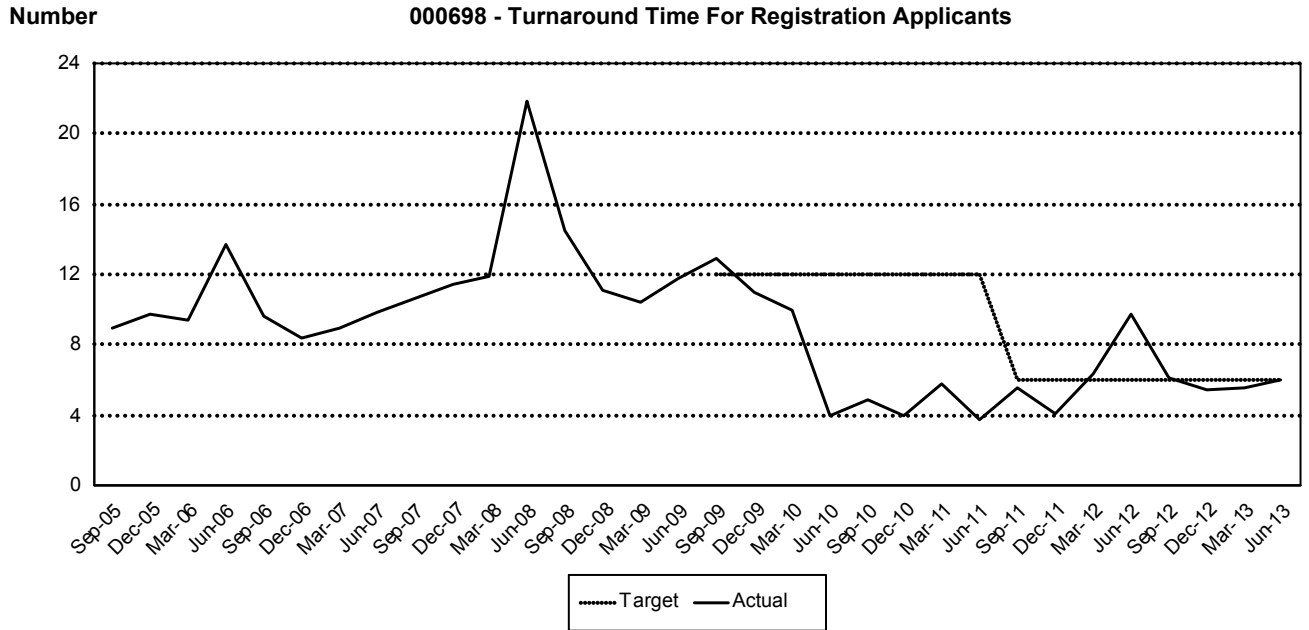
Expected Results

000698 - Turnaround time in business days for initial response to securities and franchise registration applicants.			
Biennium	Period	Actual	Target
2011-13	Q8	6	6
2011-13	Q7	5.5	6
2011-13	Q6	5.4	6
2011-13	Q5	6.1	6
2011-13	Q4	9.7	6
2011-13	Q3	6.3	6
2011-13	Q2	4.1	6
2011-13	Q1	5.5	6
2009-11	Q8	3.7	12
2009-11	Q7	5.8	12
2009-11	Q6	4	12
2009-11	Q5	4.9	12
2009-11	Q4	4	12
2009-11	Q3	10	12
2009-11	Q2	11	12
2009-11	Q1	12.9	12
2007-09	Q8	11.8	
2007-09	Q7	10.4	
2007-09	Q6	11.1	
2007-09	Q5	14.5	
2007-09	Q4	21.8	
2007-09	Q3	11.9	
2007-09	Q2	11.4	
2007-09	Q1	10.6	

Date Measured: 3/31/2013

Comment: Response time is improved due to a continued decline in filing volume following a cyclical increase in applications received.

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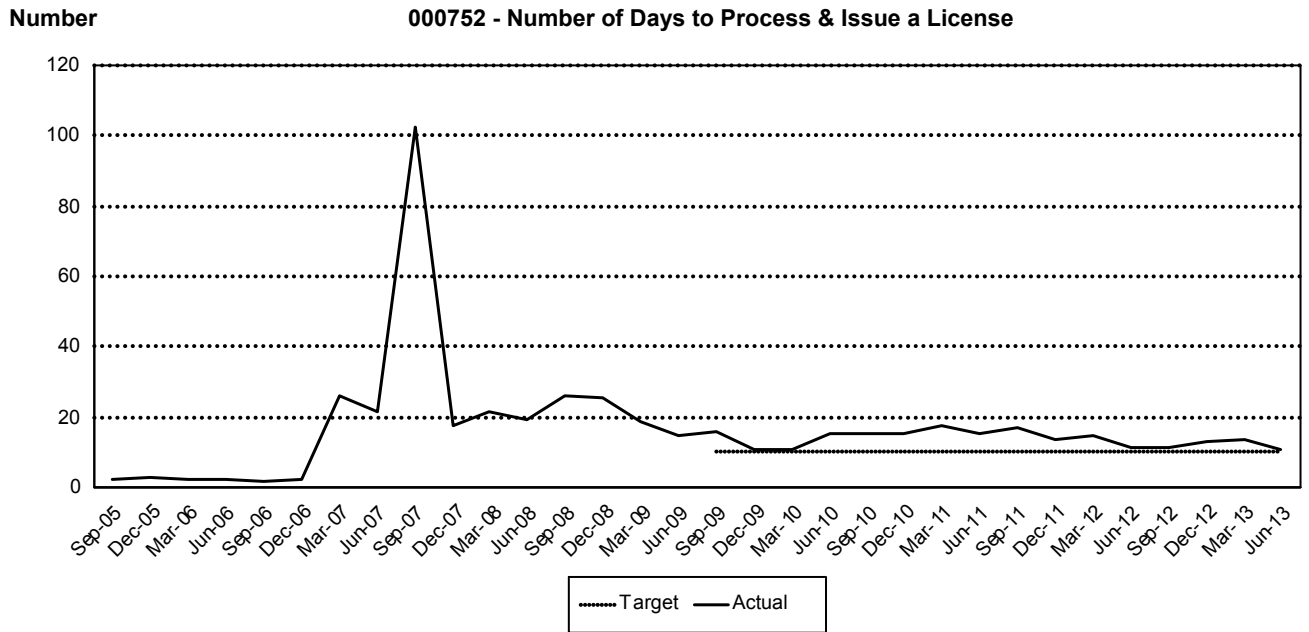
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000752 - Average number of business days to process and issue a license. Licenses are issued to mortgage brokers, loan originators, consumer loan companies, check cashers and sellers, payday lenders, money transmitters, and escrow agents and officers.			
Biennium	Period	Actual	Target
2011-13	Q8	11	10
2011-13	Q7	13.3	10
2011-13	Q6	13.1	10
2011-13	Q5	11.4	10
2011-13	Q4	11.1	10
2011-13	Q3	14.6	10
2011-13	Q2	13.6	10
2011-13	Q1	16.7	10
2009-11	Q8	15.1	10
2009-11	Q7	17.7	10
2009-11	Q6	15	10
2009-11	Q5	15	10
2009-11	Q4	15	10
2009-11	Q3	11	10
2009-11	Q2	11	10
2009-11	Q1	15.9	10
2007-09	Q8	14.6	
2007-09	Q7	18.9	
2007-09	Q6	25.5	
2007-09	Q5	26.3	
2007-09	Q4	19.1	
2007-09	Q3	21.3	
2007-09	Q2	17.7	
2007-09	Q1	102.3	

Date Measured: 6/30/2013

Comment: Timeline for licensing is being reduced due to licensing streamlining of the process for Mortgage Loan Originators and proactive communication to applicants to reduce incomplete and/or inaccurate applications.

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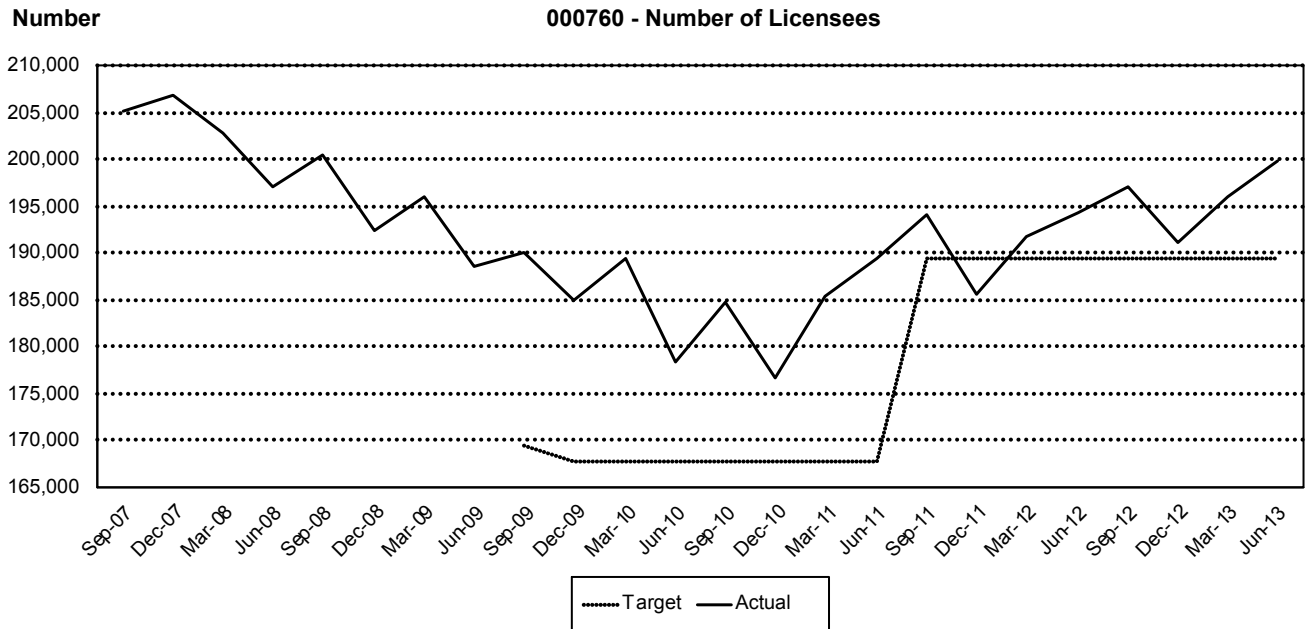
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000760 - Number of licensees.			
Biennium	Period	Actual	Target
2011-13	Q8	199,808	189,443
2011-13	Q7	196,029	189,443
2011-13	Q6	191,021	189,443
2011-13	Q5	197,035	189,443
2011-13	Q4	194,307	189,443
2011-13	Q3	191,670	189,443
2011-13	Q2	185,509	189,443
2011-13	Q1	194,137	189,443
2009-11	Q8	189,443	167,706
2009-11	Q7	185,473	167,706
2009-11	Q6	176,700	167,706
2009-11	Q5	184,702	167,706
2009-11	Q4	178,438	167,706
2009-11	Q3	189,377	167,706
2009-11	Q2	185,008	167,706
2009-11	Q1	190,043	169,356
2007-09	Q8	188,635	
2007-09	Q7	195,967	
2007-09	Q6	192,360	
2007-09	Q5	200,457	
2007-09	Q4	196,981	
2007-09	Q3	202,786	
2007-09	Q2	206,904	
2007-09	Q1	205,159	

Date Measured: 6/30/2013

Comment: Banks 65; Credit Unions 62; Securities 188,659;
Consumer Services 11,022. The improving economy has caused
the number of licensees to increase.

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A003 Education and Public Outreach

Statewide Result Area: Improve the economic vitality of businesses and individuals
Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

Expected Results

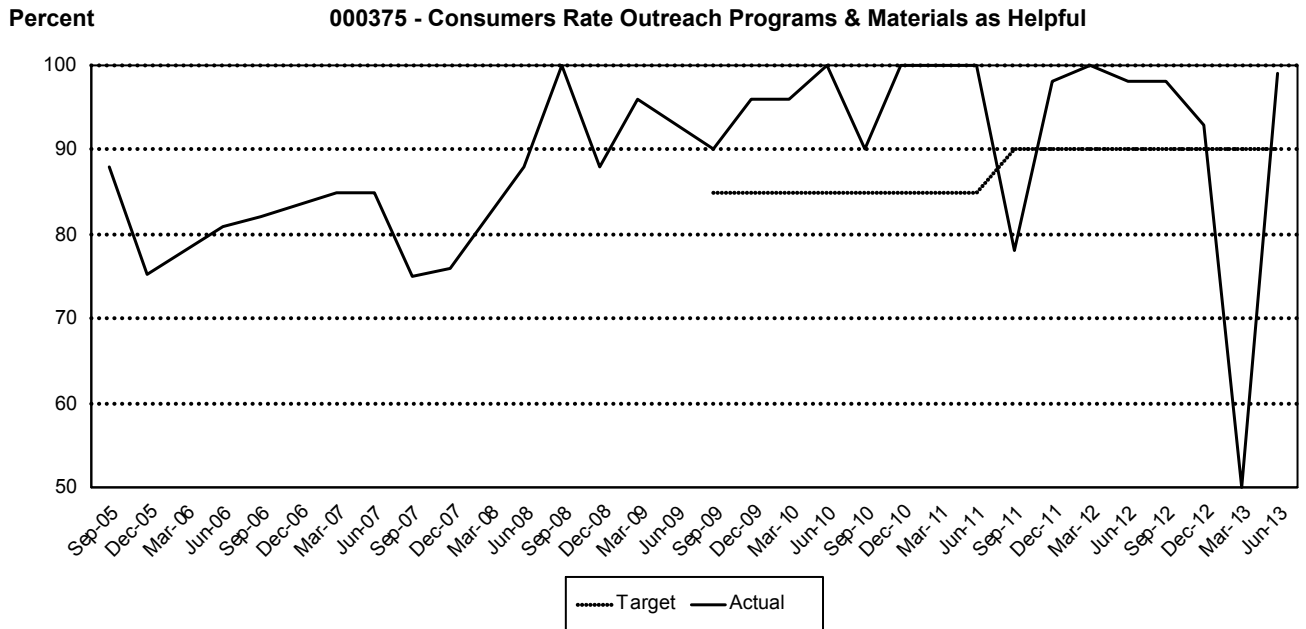
As of 9/3/2013

000375 - Percentage of consumers who rate Department of Financial Institutions outreach program and materials as helpful.			
Biennium	Period	Actual	Target
2011-13	Q8	99%	90%
2011-13	Q7	50%	90%
2011-13	Q6	93%	90%
2011-13	Q5	98%	90%
2011-13	Q4	98%	90%
2011-13	Q3	100%	90%
2011-13	Q2	98%	90%
2011-13	Q1	78%	90%
2009-11	Q8	100%	85%
2009-11	Q7	100%	85%
2009-11	Q6	100%	85%
2009-11	Q5	90%	85%
2009-11	Q4	100%	85%
2009-11	Q3	96%	85%
2009-11	Q2	96%	85%
2009-11	Q1	90%	85%
2007-09	Q7	96%	
2007-09	Q6	88%	
2007-09	Q5	100%	
2007-09	Q4	88%	
2007-09	Q2	76%	
2007-09	Q1	75%	

Date Measured: 6/30/2013

Comment: Overall positive trend continues with multiple events rated and outreach to a wider scope of individuals.

As of 9/3/2013



A004 Enforcement

Statewide Result Area: Improve the economic vitality of businesses and individuals

Statewide Strategy: Provide consumer protection

Expected Results

As of 9/3/2013

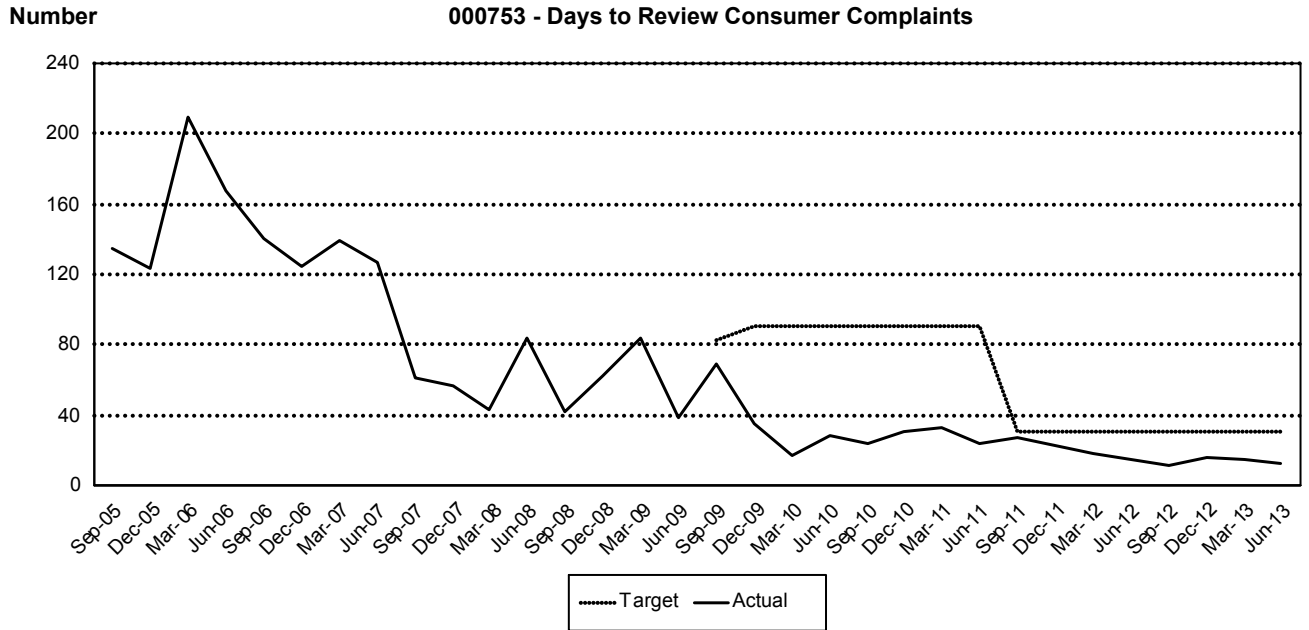
000753 - Average number of business days to review consumer complaints. Enhance protection for consumers engaging in investments and other financial transactions.			
Biennium	Period	Actual	Target
2011-13	Q8	12	30
2011-13	Q7	15	30
2011-13	Q6	15.7	30
2011-13	Q5	11	30
2011-13	Q4	15	30
2011-13	Q3	17.8	30
2011-13	Q2	22.1	30
2011-13	Q1	26.7	30
2009-11	Q8	23.7	90
2009-11	Q7	32.9	90
2009-11	Q6	31	90
2009-11	Q5	24	90
2009-11	Q4	28	90
2009-11	Q3	17	90
2009-11	Q2	34.5	90
2009-11	Q1	68.5	82.5
2007-09	Q8	38.8	
2007-09	Q7	84.3	
2007-09	Q6	62	
2007-09	Q5	42	
2007-09	Q4	84	
2007-09	Q3	43	
2007-09	Q2	57.1	
2007-09	Q1	61.6	

Date Measured: 6/30/2013

Comment: Securities: 65 complaints @ average of 23 days;

Consumer Services: 365 complaints @ average of 10 days.

As of 9/3/2013



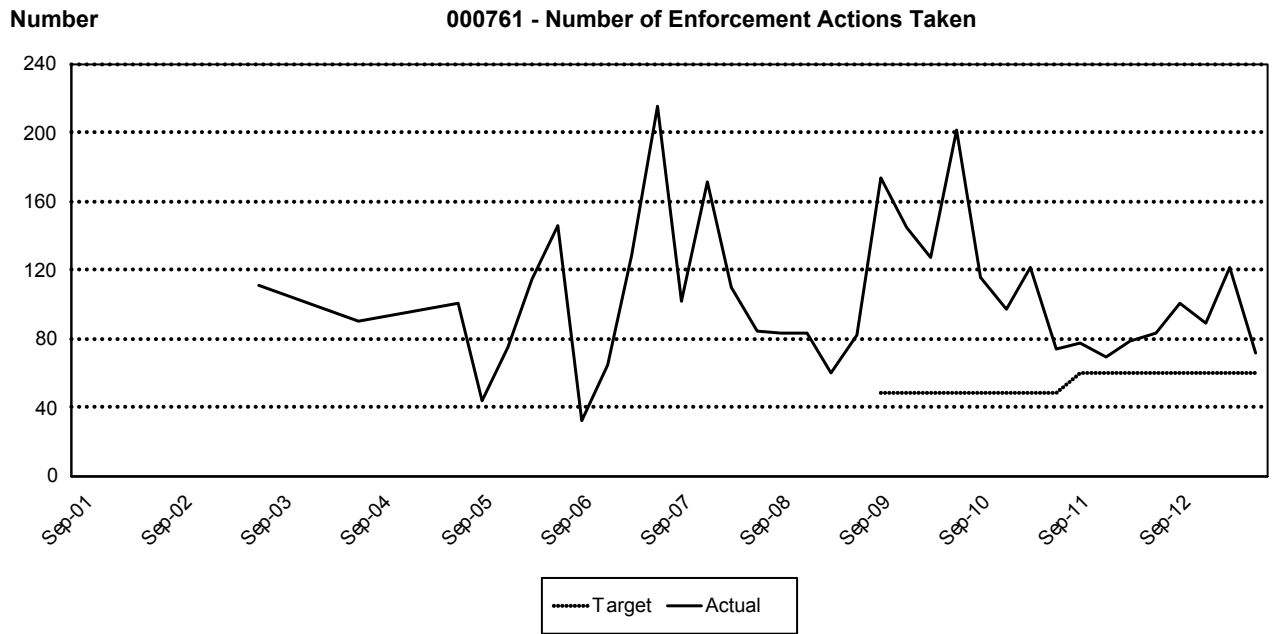
As of 9/3/2013

000761 - Number of Enforcement Actions Taken Per Quarter. Enhance protection for consumers engaging in investments and other financial transactions.			
Biennium	Period	Actual	Target
2011-13	Q8	71	60
2011-13	Q7	121	60
2011-13	Q6	89	60
2011-13	Q5	100	60
2011-13	Q4	83	60
2011-13	Q3	78	60
2011-13	Q2	69	60
2011-13	Q1	77	60
2009-11	Q8	74	48
2009-11	Q7	121	48
2009-11	Q6	97	48
2009-11	Q5	115	48
2009-11	Q4	201	48
2009-11	Q3	127	48
2009-11	Q2	144	48
2009-11	Q1	173	48
2007-09	Q8	82	
2007-09	Q7	60	
2007-09	Q6	83	
2007-09	Q5	83	
2007-09	Q4	84	
2007-09	Q3	110	
2007-09	Q2	171	
2007-09	Q1	102	

Date Measured: 6/30/2013

Comment: Securities 21; Consumer Services 50.

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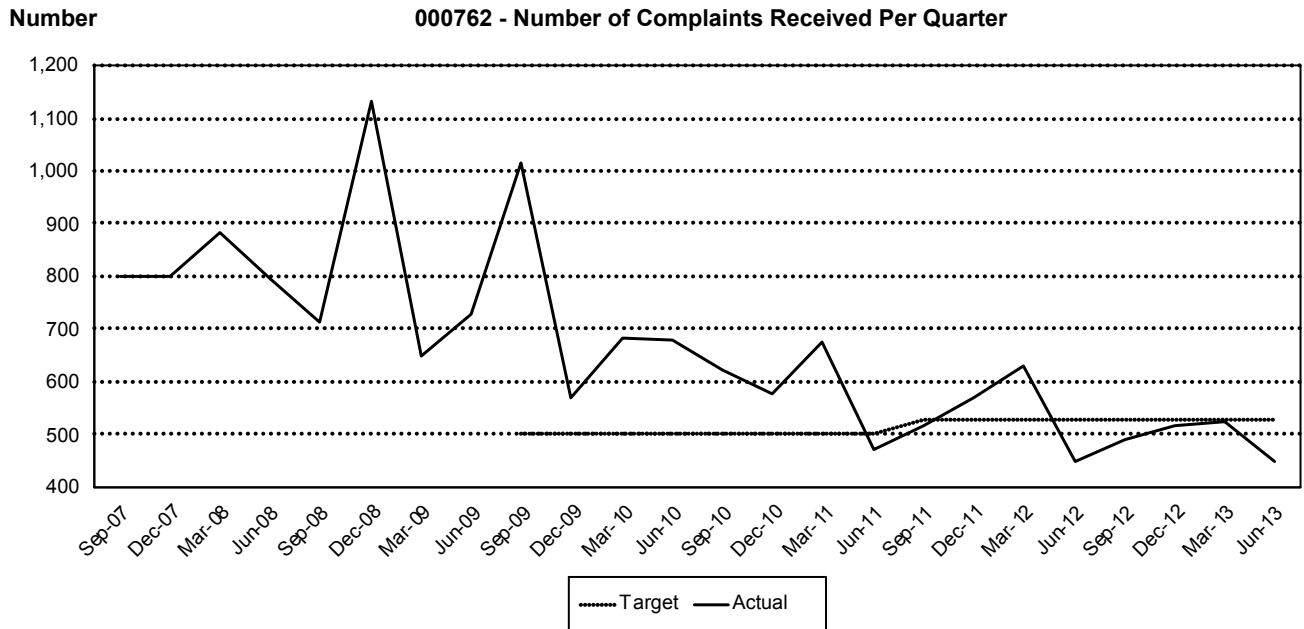
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000762 - Number of Complaints Received Per Quarter.			
Biennium	Period	Actual	Target
2011-13	Q8	449	530
2011-13	Q7	526	530
2011-13	Q6	515	530
2011-13	Q5	492	530
2011-13	Q4	449	530
2011-13	Q3	629	530
2011-13	Q2	568	530
2011-13	Q1	518	530
2009-11	Q8	472	501
2009-11	Q7	675	501
2009-11	Q6	578	501
2009-11	Q5	623	501
2009-11	Q4	680	501
2009-11	Q3	682	501
2009-11	Q2	571	501
2009-11	Q1	1,014	501
2007-09	Q8	730	
2007-09	Q7	649	
2007-09	Q6	1,131	
2007-09	Q5	714	
2007-09	Q4	796	
2007-09	Q3	883	
2007-09	Q2	801	
2007-09	Q1	801	

Date Measured: 6/30/2013

Comment: Banks 20; Credit Unions 48; Securities 43; Consumer
Services 338

As of 9/3/2013



A005 Examinations

Statewide Result Area: Improve the economic vitality of businesses and individuals
Statewide Strategy: Regulate the economy to ensure fairness, security and efficiency

Expected Results

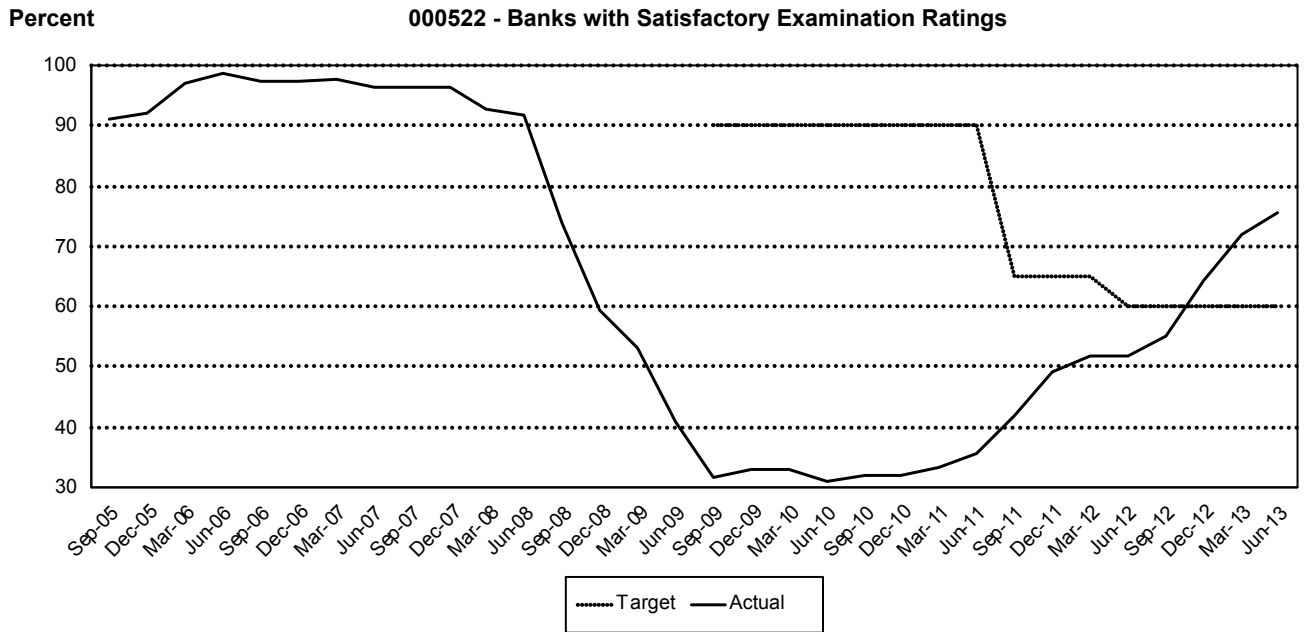
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000522 - Percentage of banks with satisfactory examination ratings.			
Biennium	Period	Actual	Target
2011-13	Q8	75.4%	60%
2011-13	Q7	71.9%	60%
2011-13	Q6	64.4%	60%
2011-13	Q5	55.2%	60%
2011-13	Q4	51.7%	60%
2011-13	Q3	51.7%	65%
2011-13	Q2	49.2%	65%
2011-13	Q1	41.9%	65%
2009-11	Q8	35.5%	90%
2009-11	Q7	33.3%	90%
2009-11	Q6	31.8%	90%
2009-11	Q5	31.9%	90%
2009-11	Q4	31%	90%
2009-11	Q3	32.9%	90%
2009-11	Q2	32.9%	90%
2009-11	Q1	31.7%	90%
2007-09	Q8	41%	
2007-09	Q7	53%	
2007-09	Q6	59.5%	
2007-09	Q5	73.8%	
2007-09	Q4	91.7%	
2007-09	Q3	92.9%	
2007-09	Q2	96.4%	
2007-09	Q1	96.4%	

Date Measured: 6/30/2013

Comment: The number of problem rated banks has declined, but remain high in relation to historic levels. Capital adequacy, asset quality and earnings performance have steadily improved. Bank closures have slowed both nationally and within the state

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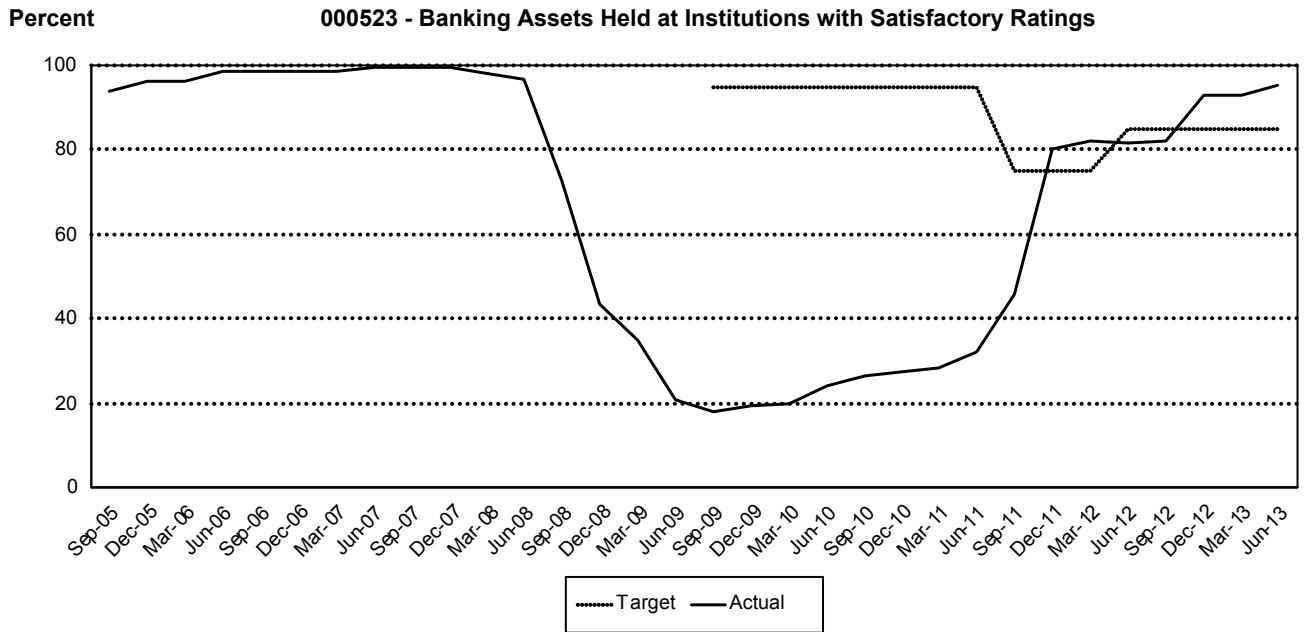
000523 - Percentage of banking assets held at institutions with satisfactory ratings.			
Biennium	Period	Actual	Target
2011-13	Q8	95.1%	85%
2011-13	Q7	93%	85%
2011-13	Q6	92.8%	85%
2011-13	Q5	82.3%	85%
2011-13	Q4	81.8%	85%
2011-13	Q3	82%	75%
2011-13	Q2	80.2%	75%
2011-13	Q1	45.9%	75%
2009-11	Q8	32.2%	95%
2009-11	Q7	28.3%	95%
2009-11	Q6	27.3%	95%
2009-11	Q5	26.4%	95%
2009-11	Q4	24%	95%
2009-11	Q3	19.8%	95%
2009-11	Q2	19.1%	95%
2009-11	Q1	18.1%	95%
2007-09	Q8	20.9%	
2007-09	Q7	35%	
2007-09	Q6	43.6%	
2007-09	Q5	72.8%	
2007-09	Q4	96.8%	
2007-09	Q3	98.3%	
2007-09	Q2	99.3%	
2007-09	Q1	99.3%	

Date Measured: 6/30/2013

Comment: Overall banking conditions continue to improve.

Nonperforming assets have stabilized, but remain relatively high in comparison to historical levels in other states. Nonperforming assets peaked in 2009 and have trended down since that time.

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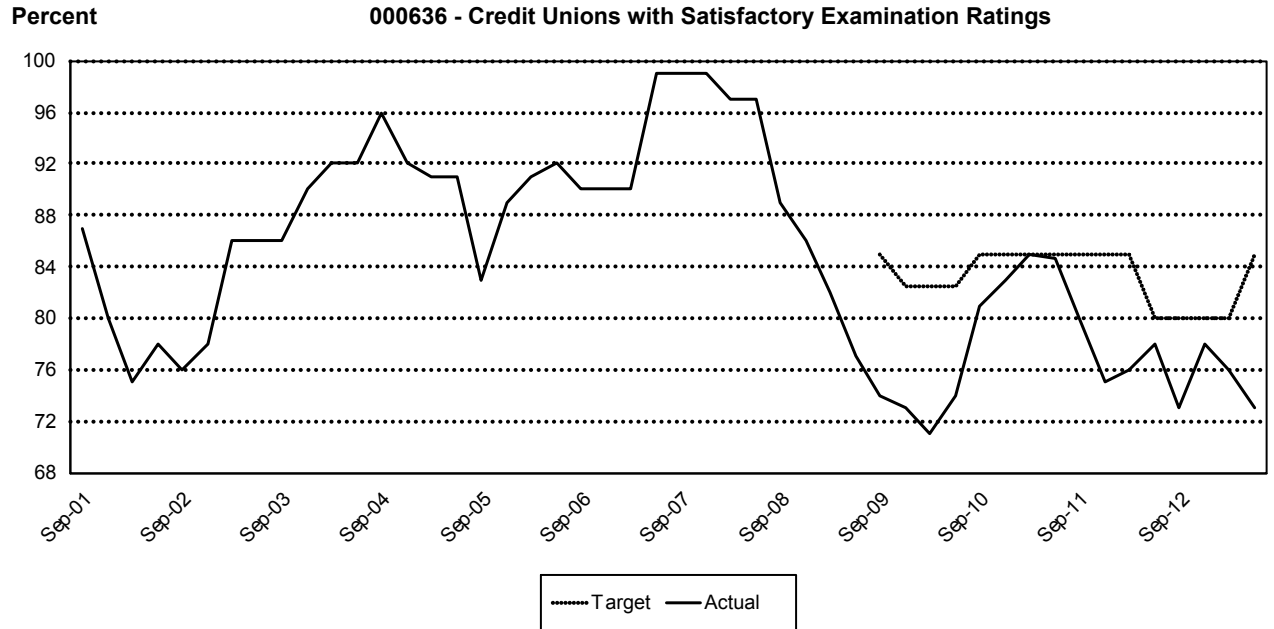
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000636 - Percentage of credit unions with satisfactory examination ratings.			
Biennium	Period	Actual	Target
2011-13	Q8	73%	85%
2011-13	Q7	76%	80%
2011-13	Q6	78%	80%
2011-13	Q5	73%	80%
2011-13	Q4	78%	80%
2011-13	Q3	76%	85%
2011-13	Q2	75%	85%
2011-13	Q1	80%	85%
2009-11	Q8	84.6%	85%
2009-11	Q7	85%	85%
2009-11	Q6	83%	85%
2009-11	Q5	81%	85%
2009-11	Q4	74%	82.5%
2009-11	Q3	71%	82.5%
2009-11	Q2	73%	82.5%
2009-11	Q1	74%	85%
2007-09	Q8	77%	
2007-09	Q7	82%	
2007-09	Q6	86%	
2007-09	Q5	89%	
2007-09	Q4	97%	
2007-09	Q3	97%	
2007-09	Q2	99%	
2007-09	Q1	99%	

Date Measured: 6/30/2013

Comment: The number of credit unions with a satisfactory rating decreased by two during the 2nd quarter of 2013. Thus, the 3% decrease in the number of satisfactory rated credit unions.

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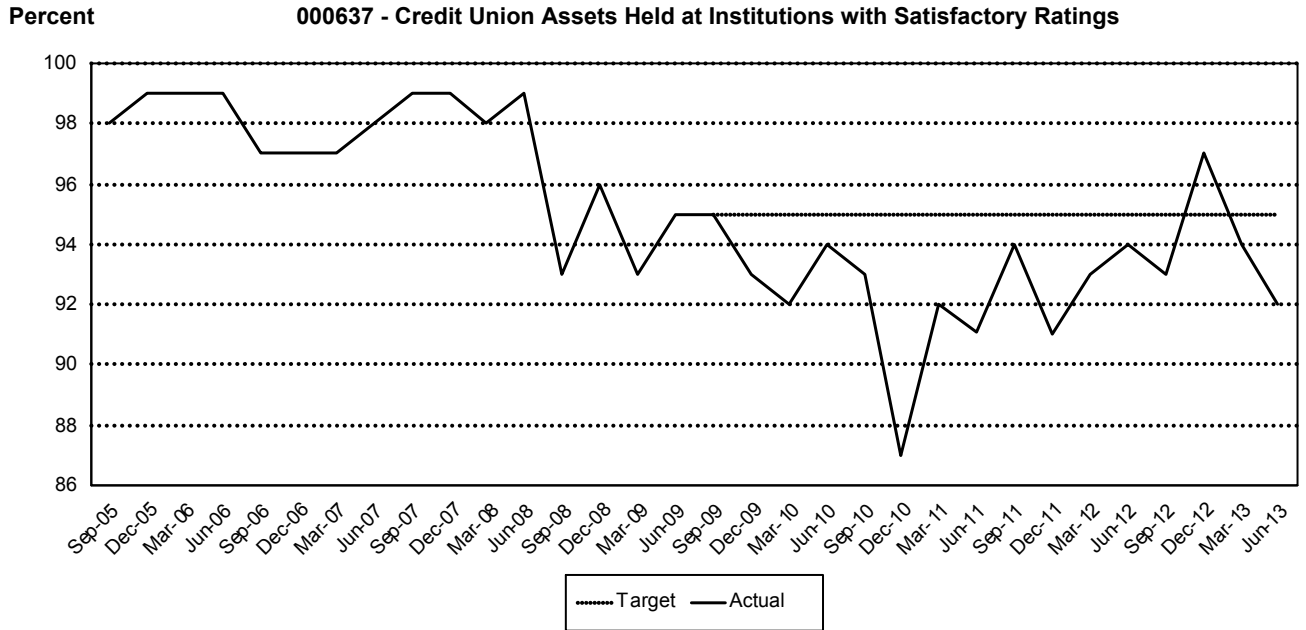
As of 9/3/2013

000637 - Percentage of credit union assets held at institutions with satisfactory ratings.			
Biennium	Period	Actual	Target
2011-13	Q8	92%	95%
2011-13	Q7	94%	95%
2011-13	Q6	97%	95%
2011-13	Q5	93%	95%
2011-13	Q4	94%	95%
2011-13	Q3	93%	95%
2011-13	Q2	91%	95%
2011-13	Q1	94%	95%
2009-11	Q8	91.1%	95%
2009-11	Q7	92%	95%
2009-11	Q6	87%	95%
2009-11	Q5	93%	95%
2009-11	Q4	94%	95%
2009-11	Q3	92%	95%
2009-11	Q2	93%	95%
2009-11	Q1	95%	95%
2007-09	Q8	95%	
2007-09	Q7	93%	
2007-09	Q6	96%	
2007-09	Q5	93%	
2007-09	Q4	99%	
2007-09	Q3	98%	
2007-09	Q2	99%	
2007-09	Q1	99%	

Date Measured: 6/30/2013

Comment: The percentage of credit unions with a satisfactory rating decreased by 2 percent, mainly because the number of credit unions with an unsatisfactory rating decreased by 2.

As of 9/3/2013



As of 9/3/2013

000764 - Number of examinations per quarter.			
Biennium	Period	Actual	Target
2011-13	Q8	142	118
2011-13	Q7	120	118
2011-13	Q6	116	118
2011-13	Q5	109	118
2011-13	Q4	109	118
2011-13	Q3	132	118
2011-13	Q2	113	118
2011-13	Q1	147	118
2009-11	Q8	126	129
2009-11	Q7	124	129
2009-11	Q6	127	129
2009-11	Q5	139	129
2009-11	Q4	163	129
2009-11	Q3	170	129
2009-11	Q2	171	129
2009-11	Q1	153	129
2007-09	Q8	218	
2007-09	Q7	181	
2007-09	Q6	171	
2007-09	Q5	170	
2007-09	Q4	157	
2007-09	Q3	142	
2007-09	Q2	146	
2007-09	Q1	155	

Date Measured: 6/30/2013

Comment: Banks: 11; Credit Unions: 21; Securities: 41;

Consumer Services: 69.

As of 9/3/2013

